

In re:  
Charles P. Simon  
Patricia M. Simon  
Debtors

Case No. 19-17669-amc  
Chapter 7

District/off: 0313-2  
Date Rcvd: Mar 10, 2021

User: admin  
Form ID: 210U

Page 1 of 3  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Charles P. Simon, Patricia M. Simon, 270 Trenton Road, Fairless Hills, PA 19030-2714
14451124	+ CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
14455675	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14436865	+ Credit First National Association, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
14448112	+ M&T Bank, C/O REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541
14443492	+ One Main Financial (formerly Springleaf), 156 Baltimore Pike, Springfield, PA 19064-3629
14436871	+ Postal Employees Credit Union, 1807 W Diehl Rd, Naperville, IL 60563-1890

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 11 2021 03:57:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 11 2021 03:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 11 2021 03:56:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 11 2021 03:56:00	Citizens Bank N.A., One Citizens Bank Way Mail Stop JCA115, Johnston, RI 02919
14436863	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 11 2021 03:56:00	Citizens Bank, 1 Citizens Bank, Riverside, RI 02915
14440953	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 11 2021 03:56:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, RI 02919
14436864	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 11 2021 03:56:00	Citizens Bank NA, Attn: Bankruptcy, One Citizens Bank, Providence, RI 02903
14436872	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 11 2021 03:56:00	RBS Citizens CC, 1 Citizens Dr., Ms: Rop 15b, Riverside, RI 02915
14436861	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 11 2021 03:21:20	Citi/Sears, Citibank/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
14466065	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 11 2021 03:18:34	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14436862	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 11 2021 03:21:26	Citibank/Exxon Mobile, Attn: Bankruptcy Dept, PO Box 790034, St Louis, MO 63179-0034
14436866	Email/Text: mrdiscen@discover.com	Mar 11 2021 03:56:00	Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850

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14443126	Email/Text: mrdiscen@discover.com	Mar 11 2021 03:56:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14436868	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 11 2021 03:56:00	Internal Revenue Service, AUR CORR 5-E08-113, Philadelphia, PA 19255-0521
14463883	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 11 2021 03:56:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14436869	+ Email/Text: PBNCNotifications@perituservices.com	Mar 11 2021 03:56:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
14436870	Email/Text: camanagement@mtb.com	Mar 11 2021 03:56:00	M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240
14467806	Email/Text: camanagement@mtb.com	Mar 11 2021 03:56:00	M&T Bank, PO Box 840, Buffalo, NY 14240
14436873	+ Email/PDF: gecsed@recoverycorp.com	Mar 11 2021 03:21:14	Synchrony Bank/Gap, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14443484	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank, 1 Citizens Bank, Riverside, RI 02915
14443485	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank NA, Attn: Bankruptcy, One Citizens Bank, Providence, RI 02903
14443494	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, RBS Citizens CC, 1 Citizens Dr., Ms: Rop 15b, Riverside, RI 02915
14455678	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14443482	*+	Citi/Sears, Citibank/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
14443483	*+	Citibank/Exxon Mobile, Attn: Bankruptcy Dept, PO Box 790034, St Louis, MO 63179-0034
14443486	*+	Credit First National Association, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
14443487	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850
14436867	*+	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14443488	*+	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14443489	*	Internal Revenue Service, AUR CORR 5-E08-113, Philadelphia, PA 19255-0521
14443490	*+	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
14443491	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240
14443493	*+	Postal Employees Credit Union, 1807 W Diehl Rd, Naperville, IL 60563-1890
14443495	*+	Synchrony Bank/Gap, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 0 Undeliverable, 15 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2021 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Joint Debtor Patricia M. Simon brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com
BRAD J. SADEK	on behalf of Debtor Charles P. Simon brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com
REBECCA ANN SOLARZ	on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Charles P. Simon and Patricia M. Simon  
Debtor(s)

Case No: 19-17669-amc

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***CLERK'S NOTICE RE: PRESUMPTION OF ABUSE***

To the debtor, debtor's counsel, interim trustee, creditors and all parties in interest,

NOTICE is hereby given, in accordance with 11 U.S.C. §342(d):

This is a Chapter 7 case of an individual with primarily consumer debts and insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified under F.R.B.P 5008.

For The Court

Dated: 3/10/21

Timothy B. McGrath  
Clerk of Court